

Normally, the employee must have sole custody for the “other child” to be eligible for coverage. Two exceptions to the rule are as follows:

1. Custody is shared with the minor child who is the parent of the “other child” living in the home of the employee, or
2. Custody is shared with the employee’s spouse who also lives in the home.

“Other Children” who become eligible by reason of custody may be added within 31 days of the employee’s obtaining permanent custody or during the Open Enrollment period. If there is an existing family policy when custody is obtained, the child may be added immediately.

There are certain categories of persons who may not be covered under an employee’s Employee Plus One, or Family membership. These include: siblings, even if dependents, grandchildren, nieces, nephews, and most other children, except in the rare instances where the criteria for “other children” are satisfied. Parents, grandparents, aunts, and uncles are not eligible for coverage regardless of dependency status.

***Dependent Child Eligibility***

Unmarried biological and adopted children who are otherwise eligible for coverage may be covered under the employee’s Employee Plus One or Family membership if the child lives at home and is eligible to be claimed on the parent’s federal income tax return. In the case of biological or adopted children, living at home may mean living with the other biological or adoptive parent. Biological or adopted children who are living away from home while attending college or boarding school may be covered. Dependent children who lose eligibility must be removed from coverage at the end of the month in which eligibility is lost.

Coverage for a dependent child stops at the end of the month in which the child marries.

***Under the State employee’s health benefit plans,*** an eligible child may be covered to the end of the calendar year in which he or she turns age 23, regardless of student status, if the otherwise eligible child lives at home and is eligible to be claimed on the parent’s federal income tax return. Children may be covered regardless of age if incapable of self-support because of severe physical or mental handicap which was diagnosed while coverage was in force. This handicap must have existed prior to the termination of coverage and the plan administrator must approve continued coverage.

**NOTE:** An employee's failure to remove ineligible persons from his or her health benefits membership can result in the retraction of claims and other penalties as delineated in Section 2.9 of the State Health Benefits Program Regulations. Additionally, the employee will be unable to reduce health benefits membership except within 31 days of the dependent's loss of eligibility or during open enrollment.